

Notice of Allowability

Application No.

09/675,467

Examiner

JAGDISH PATEL

Applicant(s)

BLINN ET AL.

Art Unit

3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to amendment filed 6/22/07.
2. ☒ The allowed claim(s) is/are 26,28-33 and 43-64.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| 1. <input type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413),
Paper No./Mail Date _____ |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____ | 7. <input type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit
of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other _____ |

DETAILED ACTION

1. This communication is in response to amendment filed 11/30/2006 and subsequent Terminal Disclaimer filed on 6/1/07.

Response to Amendment

2. Claims 26, 44 and 52 have been amended per request. Claims 26, 28-33, 43-64 are currently pending and have been allowed.

Reasons for Allowance

3. The following is an examiner's statement of reasons for allowance:

The claimed inventions pertain to restricting payment accounts corresponding to a user.

The claims are allowed because prior art of record individually or in combination fails to teach restricting payment accounts using the following process.

A plurality of payment accounts are maintained on a server in a user specific electronic wallet that a user can access for a purchase from a merchant. Each payment account contains an identified associated external account where the funds available to the user are maintained. The funds in the external accounts identified by the payment accounts are restricted for spending

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at a merchant. When the user makes a purchase, a request for purchase is received at the (wallet containing) server from a merchant server. A set of payment accounts in the electronic wallet which are not restricted for spending at the merchant is determined based upon identity of the merchant server and a display that identifies the set of payment accounts is generated.

The following prior art references have been deemed most relevant to the allowed claim(s):

U.S. Patent No. 6,611,819 to Oneda are directed to an electronic money system in which electronic funds stored on an IC card are used as settlement, means in lieu of bills and coins. A carriable IC card stores a general and specific electronic money balances. General balances may be freely spent without use limits. Specific balances have an associated limited use range. Oneda col. 1, lines 54-40. A wallet device receives a transferor IC card and a transferee IC card to affect actual transfer of funds (electronic money) from the transferor to the transferee. The transferor may specify genre use limits for electronic money transferred to the transferee. Oneda Col. 7, line 34-40. The electronic money is maintained on the IC card, and is listed directly to purchase items. When IC Card is used to purchase items, a settlement unit retrieves from a POS server genre information regarding items to be purchased. A comparison is made between genre information regarding items to be purchased, with genre use limits or available genres maintained on the IC card with the settlement funds. If the genre of the items to be purchased coincides with the available genre, payment is allowed and payment is deducted from the electronic money balance of the card. If the genre is not available, payment is denied. Oneda, Col 8, line 4-21. Thus, Oneda describes a system in which genre use limits are specified for on electronic money maintained on an IC card.

However, Oneida fails to teach at least determining a set of payment accounts in an electronic purse maintained in a server not restricted for spending based upon the identity of the merchant as stated in the presently allowed claims.

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Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on **800AM-630PM Mon-Tue and Thu.**

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, **KRAMER JAMES A** can be reached on **(571)272-6783**. The fax phone number for the organization where this application or proceeding is assigned is 517-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jagdish N. Patel

(Primary Examiner, AU 3693)

8/31/07